

## Property Transfers

### DARIEN

17 Charles St, Elizabeth Thompson and Marcia M. Gargano to 17 Charles Street LLC, \$155,000.

17 Charles St, Rosalie and Catherine C. Calve to 17 Charles Street LLC, \$155,000.

272 Mansfield Ave, John W. Sheppard to Craig Raymond Bright, \$2,465,000.

39 Stony Brook Rd, Susan E Flanagan RET and Thomas K. Flanagan to 39 Stony Brook Road LLC, \$2,000,000.

Woods End Rd Lot, William F Carlson T and Winifred O. Mead to James and Jean Michaelson, \$1,025,000.

### GREENWICH

16 Center Rd, 16 Center Road LLC to Karen Carter and Scott Edmonds, \$3,000,000.

20 Church St Unit B45, Norma Stillman to Margot R. Michalski, \$470,000.

16 Desiree Dr, Peter S. and Nancy E. Hadley to Jose and Joaquina Otero, \$1,175,000.

29 Fado Ln, Philip Maymin to Roberto C. Leon, \$715,000.

45 Field Point Cir, Marilyn and Richard C. Wellington to Regina M. Pitaro, \$950,000.

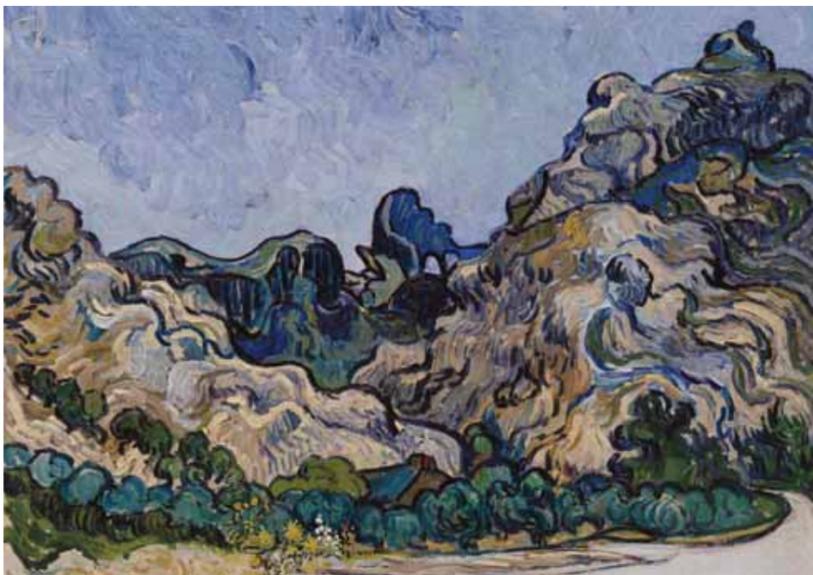
25 Hearthstone Dr, Richard G. Mawhinney to Francois and Mairead Mazaud, \$1,330,000.

15 Le Grande Ave Unit 4, Anita K. Wallace and Frank J. Gilbride to Abby W. and Charles C. Diemar, \$480,000.

22 Meadow Ln, Jacqueline Martin to 22 Meadow Lane LLC, \$1,595,000.

15 Old Field Point Rd, N Findling Fmly Invest to

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AP photo

This image from The Solomon R. Guggenheim Museum, New York, shows Vincent van Gogh's "Mountains at Saint-Rémy," July 1889. The museum has chosen 150 colors to match from its collections and galleries in a new partnership with Fine Paints of Europe.

## Museum paint collection brings art colors home

By EMILY FREDRIX  
ASSOCIATED PRESS

NEW YORK — The calm gray-blue sky in an otherwise agitated Vincent Van Gogh painting. The flesh of a nude woman as painted by Amedeo Modigliani. Or the vibrant yellows, blues and chartreuse in a Franz Marc geometric masterpiece.

Your next wall color could be famous. Or at least, it could share specks of colors seen in pieces on display at one of the world's most famous art museums, the Solomon R.

Guggenheim Museum.

The museum has chosen 150 colors from its collections and galleries in a new partnership with Fine Paints of Europe, an upscale paint company based in Vermont. Through a meticulous selection and matching process that involved everything from holding up paint chips beside century-old paintings to stopping someone on the subway because of her shirt color, they have developed two distinct collections: one of colors

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## Owning your first home starts earlier than you realize

I still remember the giddy feeling I felt when I bought my first house. From the moment I decided that I wanted a house, through the process of searching and buying, all the way up to when I moved in, I was elated. After years of renting, I was finally a homeowner.

What I didn't know back then (that I soon realized when I became a mortgage broker) is just how lucky I was. I had a good job and had been careful with money and things had worked out. I didn't pay that much attention to my credit rating and I still got my house.

But today, things have changed. The economy has been battered and bruised from the foreclosure and debt crisis, so many financial institutions are even more care-

ful than ever about who they lend to.

If you are a renter who hopes to buy a home someday, the best time to get started on the path to homeownership is today, even if you are still a few years away from buying.

I'm not going to suggest that you start looking at carpet swatches or fine china patterns. But if you want to get into a house, you can have a lot of influence over the size of your house and the interest you pay in your mortgage by making simple financial decisions right now.

The most important thing you can do right now is start working on your credit history. I didn't pay as much attention to it when I first bought a house but I was lucky. Today, it's even more important.



Denise Panza

Here are some tips to help you build a credit history so that when you are sitting across from your loan officer, they can gladly report that your excellent credit rating enables you to get a substantial mortgage at a very attractive interest rate.

Your credit rating is based on a number of factors (more than I have time to get into here). But here's my "fast start" guide to improving your pre-homeowner's credit rating:

- Make sure you pay your bills in full on time. This is huge. Your timely payment to utility companies and telecom compa-

nies and credit cards companies all help to show that you have a history of paying back in full and on time. Make this a priority and, if necessary, make some sacrifices throughout the month if your budget is tight. Yes, you might have to give up your daily double-mocha latte right now but you won't regret that sacrifice when you're living in the house of your dreams.

- If you don't have a credit card, get one. A credit card with good credit (one that gets paid off regularly) is a great way to build a good credit rating. Don't make the same mistake that some people make: My friend Jeanne Kelly (a credit specialist who just wrote the book 90 Day Credit Challenge), tells me that many of her clients think that they are being responsi-

ble by only using a debit card and not getting a credit card. Unfortunately, no credit card means no credit history!

- Check your credit reports regularly (at least once a year, or more often if possible) to make sure that errors are corrected immediately. These invisible errors, if unchecked, can severely dampen your ability to get a mortgage when you want one.

There is a lot more you can do to cultivate great credit. But start now with these easy-to-do tips and when you are ready to buy a home, get ready for great news!

Denise Panza is a senior loan consultant with HamiltonLadd Home Loans in Ridgefield. She may be reached at (203) 743-4739.



## Prudential Connecticut Realty



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